



# The Reverse Mortgage Book: Everything You Need to Know Explained Simply

*Cindy Holcomb*

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Recent estimates have shown that there are more than 100,000 active reverse mortgages in the United States, and that number is on the rise. Reverse mortgages allow people over the age of 62 to release the equity in their property and defer payments until the homeowner dies. As these mortgages become more and more popular, it is becoming increasingly important for senior citizens to understand the process and the features of this unique loan. The Reverse Mortgage Book does just that, explaining everything you need to know in easy to understand terms.

In this new book, you will learn about the details of new legislation, payment plan options, tools that will help you calculate loan advances, financing fees, what to do with leftover equity, borrower qualifications, common mistakes people make, resources for securing reverse mortgages, and planning strategies. You will also learn about the types of reverse mortgages, including the Home Equity Conversion Mortgage, the Financial Freedom Cash Account, and the CHIP Reverse Mortgage for Seniors, and the different ways to receive payments, such as tenure, term, line of credit, modified tenure, and modified terms.

In addition, you will learn about the steps involved in a reverse mortgage, from the application to processing, from underwriting to closing. This book also goes into detail about how to convert equity into tax-free income, how to determine how much money you can get, how to determine if your home qualifies, how to shop for the best products, how to find a counselor, how reverse mortgages differ from other loans, and how to minimize setup fees.

This book will provide you with the answers to commonly asked questions, such as, Is it possible for me to lose my home? What effect does my age have? What effect will my needs for long-term care have? By reading this book, you will completely understand everything there is to know about reverse mortgages, enabling you to make wise decisions and maintain your financial independence.

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